

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:  
JERRY W. MALCOLM

Serial No.: To Be Assigned

Filed: Herewith

For: PERSONALLY CUSTOMIZABLE  
CREDIT CARD ACCOUNTS

Examiner: To Be Assigned

Art Unit: To Be Assigned

Attorney Dkt. No.: AUS000069US1

Certificate of Mailing Under 37 C.F.R. § 1.8(a)  
I certify that this correspondence is being deposited with the United States Postal Service as First Class mail in an envelope with sufficient postage addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on September 28, 2000.

By: Beth Costner  
Beth Costner

TRANSMITTAL LETTER

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed for filing in the above-referenced case please find:

- Information Disclosure Statement;
- Form PTO-1449 and one copy of each cited reference; and
- Our return postcard, which we would appreciate you date-stamping and returning upon receipt.

Any extension of time required is respectfully requested.  
Please charge any necessary fees to IBM Corporation Deposit Account No. 09-0447.

DATE: September 28, 2000

Respectfully submitted,

  
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THE ASSISTANT COMMISSIONER OF PATENTS  
Washington, D.C. 20231

DOCKET NUMBER: AUS000069US1  
September 28, 2000

Sir:

Transmitted herewith for filing is the Patent Application of:

Inventor(s): *Jeffrey W. Malcolm*

For: PERSONALLY CUSTOMIZABLE CREDIT CARD ACCOUNTS

Enclosed are:

Patent Specification and Declaration  
 3 sheets of drawing(s).  
 An assignment of the invention to International Business Machines Corporation (includes Recordation Form Cover Sheet).  
 A certified copy of a    application.  
 Information Disclosure Statement, PTO 1449 and copies of references.

The filing fee has been calculated as shown below:

For	Number Filed	Number Extra	Rate	Fee
<u>Basic Fee</u>				\$690.00
Total Claims	25 - 20	5	x 18 =	\$ 90.00
Indep. Claims	4 - 3	1	x 78 =	\$ 78.00
<u>MULTIPLE DEPENDENT CLAIM PRESENTED</u>				x 260 = \$
				TOTAL \$858.00

Please charge IBM Corporation Deposit Account No. 09-0447 in the amount of \$858.00. A duplicate copy of this sheet is enclosed.  
 The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to IBM Corporation Deposit Account 09-0447. A duplicate copy of this sheet is enclosed.  
 Any additional filing fees required under 37 CFR §1.16.  
 Any patent application processing fees under 37 CFR §1.17.

Respectfully submitted,

By *Dan Venglark*  
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**CERTIFICATE OF MAILING**  
37 CFR 1.8(a)

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*Beth Costner*  
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